

Abdi, Kambiz

From: Jay Beale [jbeale@lee-iplaw.com]
Sent: Wednesday, June 27, 2007 6:22 AM
To: Abdi, Kambiz
Cc: Jay Beale
Subject: RE: 09/783,961
Follow Up Flag: Follow up
Due By: Tuesday, July 03, 2007 5:00 PM
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7-5-07
(KA)

Examiner Abdi,

We finally received instructions from the client, who has agreed to the amendments you and I discussed. Please let me know whether you would prefer to make these amendments via an Examiner's amendment, or instead have me file a paper (supplemental amendment).

Please note that I will be out of the office tomorrow (Thursday) and Friday.

With best regards,

-Jay Beale

From: Jay Beale
Sent: Thursday, June 21, 2007 6:15 PM
To: 'kambiz.abdi@uspto.gov'
Cc: Jay Beale
Subject: 09/783,961

Lee & Morse, p.c.

Attorneys and Counselors at Law

3141 Fairview Park Drive

Suite 500

Falls Church, Virginia 22042

Telephone 703.207.0008

Facsimile 703.207.0003

www.lee-iplaw.com

E-mail: info@lee-iplaw.com

June 21, 2007

Re: 09/783,961

7/5/2007

Examiner Abdi,

Further to our conversation of earlier this afternoon, please review the claim amendments below, which I believe should satisfy your concerns.

The changes in red, bold, are changes with respect to the last amendment of record. They reflect 1) your comments regarding "for issuing," 2) your comments regarding antecedent basis for the second user, and 3) your comments regarding the logical branch between elements (1) and (2) of claim 17. With respect to no. 3, claim 18 also has further amendments in red, bold in element (23), in order to maintain consistency with the proposed changes to claim 17.

If you find these claim amendments satisfactory, then I will forward them to the client as we discussed. Please call me with your comments. I can be reached at the number below (x 226) for the rest of the evening.

With best regards,

Jay P. Beale

Attorney at Law; Reg. No. 50,901

Telephone: 703.207.0008 - ext. 226

jbeale@lee-iplaw.com

1-10. (Cancelled).

11. (Withdrawn—Currently Amended) The system of claim 17 ~~[[7]]~~, wherein the cyber payment means is a cyber note, and wherein the cyber note is related to the current account of the corresponding user and marked with at least a unique note number and a due date.

12. (Cancelled).

13. (Currently Amended) The system of claim 17 ~~[[7]]~~, wherein the cyber payment means is a cyber check and the amount of money is within a withdrawal limit of the current account of the corresponding user.

14. (Withdrawn—Currently Amended) The system of claim 17 ~~[[7]]~~, wherein the cyber payment means is a cyber payment certificate, the cyber payment certificate is marked with at least a unique certificate number and a due date, and wherein the cyber payment certificate can be divided and transferred from the first user to the second user.

15-16. (Cancelled).

17. (Currently Amended) A system for issuing a cyber payment means for paying in cyber space marked with business identification information and processing transactions with the cyber payment means on a computer network, the system comprising:

a server computer configured to provide services to issue a cyber payment means and processing transactions with the cyber payment means on the computer network; and

a database managed by the server computer,

wherein the server computer is configured to:

receive member information including business identification information and a number of a current account from a user and stores the information by user in the database,

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issue the cyber payment means at the request of a user accessing the server computer, the cyber payment means being marked with at least a unique number of the cyber payment means, a business identifier of the corresponding user, and an amount of money,
store the issued cyber payment means by user in the database; and
move the cyber payment means from a first user to a second user inside of the database when the first user, who has the issued cyber payment means, performs payment to the second user using the cyber payment means when the first user is connected to the server

wherein the system is configured so that moving the cyber payment means from the first user to the second user inside of the database when the first user, who has the issued cyber payment means, performs payment to the second user includes one or more of the following:

- (1) receiving a request from the first user that a cyber check is divided into a plurality of cyber checks and paid; and
- (2) receiving a request from the first user that a plurality of cyber checks are combined into one cyber check and paid,

wherein (1) includes:

- (11) receiving input of a cyber check to be divided from the first user;
- (12) receiving input of a business identifier of a second user to be paid with a cyber check resulting from the division of the cyber check input in (11), and an amount of money of the cyber check resulting from the division;
- (13) issuing a cyber check resulting from the division of the cyber check input in (11) with a newly assigned check number, corresponding to the business identifier and divided money input in (12); and
- (14) receiving a request from the first user for payment to be performed using the divided cyber check issued in (13), and

~~The system of claim 16,~~ wherein, in (13), the check number of the cyber check resulting from the division of the cyber check input in (11) is assigned corresponding to the check number of the cyber check input in (11) before division, and

wherein (2) includes:

assigning to the combined cyber check a newly assigned check number corresponding to a check number of one of the plurality of cyber checks before combination.

18. (Currently Amended) The system of claim 17 [[15]], wherein (2) comprises:

- (21) receiving input of cyber checks to be combined from the first user;
- (22) receiving input of a business identifier of the [[a]] second user to be paid with the combined cyber check after combination, from the first user;
- (23) issuing the [[a]] combined cyber check marked with a sum of money of cyber checks to be combined, the business identifier of the second user to be paid, and the [[a]] newly assigned check number; and
- (24) receiving a request from the first user for payment to be performed using the combined cyber check issued in (23).

Lee & Morse, P.C.
 3141 Fairview Park Drive
 Suite 500
 Falls Church 22042

7/5/2007

T: 703.207.0008

F: 703.207.0003

www.lee-iplaw.com

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7/5/2007

EAST Search History

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L7	172214	(divid\$4 near2 (part or segment or plurality))	US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46

EAST Search History

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L12	3	("2002/0029164").URPN.	USPAT	OR	ON	2007/07/05 15:46
L13	1	dividing adj ((electronic or digital or cyber or virtual) near3 (money or check or funds))	USPAT	OR	ON	2007/07/05 15:46
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L45	3121	L38 or L39 or L40 or L41 or L42 or L43 or L44		US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46

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L80	487	705/41.ccls.		US-PGPUB; USPAT; EPO; DERWENT; IBM_TDB	OR	ON	2007/07/05 15:46
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EAST Search History

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